

Information to identify the case:

Debtor 1	Felipe Fernandez	Social Security number or ITIN	xxx-xx-5087
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21446-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Felipe Fernandez

5/6/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Felipe Fernandez
Debtor

Case No. 18-21446-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2021:

Recip ID	Recipient Name and Address
db	+ Felipe Fernandez, 38 Highland Terrace, Fords, NJ 08863-1303
lm	+ Carrington Mortgage Services, LLC, P.O. Box 5001, Westfield, IN 46074-5001
517575145	+ Bureau Of Accounts Control, Po Box 538, Howell, NJ 07731-0538
517575147	+ Carrington Mortgage, 1610 E. Saint Andrew Place, Santa Ana, CA 92705-4941
517591777	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517630108	Jocelyn Perales, Clifton, NJ
517618302	+ Joel F. Baum DDS, c/o JEROME F. O' BRIEN, ESQ, PO Box 505, West Caldwell, NJ 07007-0505
517630110	+ Mary Fernandez, 38 Highland Terrace, Fords, NJ 08863-1303
517575152	+ Mercedes Benz Financial, Po Box 17496, Baltimore, MD 21297-1496
517984128	OSLA, US Dept. of ED, POB 18475, Oklahoma City, OK 73154-0475
517630109	+ Parker McKay, 9000 Midlantic Dr, Ste 300 POB 5054, Mt Laurel, NJ 08054-1548
517575154	Resorts USA, RR 209, Bushkill, PA 18324
517634002	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 06 2021 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517575144	+ EDI: CINGMIDLAND.COM	May 07 2021 00:28:00	At&T Mobility, 208 South Akard St, Dallas, TX 75202-4206
517700055	+ Email/Text: BKBCNMAIL@carringtonms.com	May 06 2021 20:45:00	Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
517630107	+ EDI: BANKAMER2.COM	May 07 2021 00:28:00	Bank of Americas, 100 North Tryon St, Charlotte, NC 28255-0001
517575146	+ EDI: CAPITALONE.COM	May 07 2021 00:28:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
517671234	EDI: CAPITALONE.COM	May 07 2021 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517575149	+ Email/Text: electronicbkydocs@nelnet.net	May 06 2021 20:46:00	Department Of Education, 121 S 13th St, Lincoln, NE 68508-1904
517575150	+ EDI: DCI.COM	May 07 2021 00:28:00	Diversified Consultants, Po Box 551268, Jacksonville, FL 32255-1268
517575151	+ EDI: RMSC.COM	May 07 2021 00:18:00	Gecrb, Po Box 965001, Orlando, FL 32896-5001
517575148	EDI: JPMORGANCHASE	May 07 2021 00:18:00	Chase, PO Box 15153, Wilmington, DE 19886
517658182	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: May 06, 2021

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		May 06 2021 22:14:57	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517669432	+ EDI: MID8.COM		
		May 07 2021 00:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517575153	+ EDI: MID8.COM		
		May 07 2021 00:28:00	Midland Funding, 8875 Aero Dr, Suite 200, San Diego, CA 92123-2255
517575155	+ EDI: RMSC.COM		
		May 07 2021 00:18:00	Synco, Po Box 965036, Orlando, FL 32896-5036
517688365	+ EDI: RMSC.COM		
		May 07 2021 00:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517576035	+ EDI: RMSC.COM		
		May 07 2021 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517575156	EDI: TFSR.COM		
		May 07 2021 00:28:00	Toyota Motor Credit, 5005 N River Blvd Ne, Cedar Rapids, IA 52411
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OSLA/US Dept. of Ed.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Loss Mitigation Carrington Mortgage Services LLC ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor BANK OF AMERICA N.A. ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com

District/off: 0312-3

User: admin

Page 3 of 3

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Kathleen M Magoon

on behalf of Creditor BANK OF AMERICA N.A. kmagoon@logs.com, kathleenmagoon@gmail.com

Krystin Miranda Kane

on behalf of Creditor BANK OF AMERICA N.A. kralex@logs.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Richard F. Fried

on behalf of Debtor Felipe Fernandez friedlawyer@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10